

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: JOSEPH YEBOAH

Debtor(s)

CHAPTER 13

JACK N. ZAHAROPOULOS
CHAPTER 13 TRUSTEE
Movant

vs.

JOSEPH YEBOAH

CASE NO: 5-24-02389-MJC

Respondent(s)

TRUSTEE'S MOTION TO DISMISS CASE WITH PREJUDICE

AND NOW, on July 24, 2025, Jack N. Zaharopoulos, Standing Chapter 13 Trustee for the Middle District of Pennsylvania, through his attorney Agatha R. McHale, Esquire, and moves this Honorable Court for dismissal of the above-captioned Chapter 13 bankruptcy case with prejudice in accordance with Section 1307(c) of 11 U.S.C., due to material default by the debtor(s) with respect to the terms of the plan.

In addition to the petition filed in this case, debtor(s) filed petitions docketed to the following cases:

Case Number: 24-01014	Southern District of New York
Counsel: JEB SINGER, ESQUIRE	
Filing Date: 01/24/24	Date Dismissed: 04/22/2024
Total Payments: unknown	Chapter: 13
Result: Dismissed for Failure to File Information	

Case Number: 5-22-00611-MJC	
Counsel: PAUL W McELRATH, JR, ESQUIRE	
Filing Date: 04/01/22	Date Dismissed: 08/28/23
Total Payments: \$19530.00	Chapter: 13
Result: Dismissed for Failure to Make Plan Payments	

Case Number: 5-18-03020-RNO	
Counsel: PAUL W McELRATH, JR, ESQUIRE	
Filing Date: 07/23/18	Date Dismissed: 12/23/19
Total Payments: \$11205.00	Chapter: 13
Result: Dismissed for Failure to Make Plan Payments	

Case Number: 5-17-01244-JJT	
Counsel: VINCENT RUBINO, ESQUIRE	
Filing Date: 03/29/17	Date Dismissed: 05/21/18
Total Payments: \$2,600.00	Chapter: 13
Result: Dismissed for Failure to Make Plan Payments	

Movant believes and avers that, under the totality of the circumstances, debtor(s) demonstrated substantial abuse and a lack of good faith in the filing of four (4) prior Chapter 13 petitions within a eight (8) years year period that this Court dismissed prior to completion and filed the current petition thereafter.

Notice of hearing and other instructions are included with this Motion to Dismiss with Prejudice.

WHEREFORE, Movant requests this Honorable Court to:

1. Dismiss this case in accordance with 11 U.S.C. Sec. 1307(c) and,
2. Dismiss this case with prejudice with regard to debtor(s) filing a subsequent petition under the Bankruptcy Code in this district without prior leave of this Court for a period of 365 days from the entry of this dismissal.

Respectfully submitted,

/s/ Agatha R. McHale, Esquire

Id: 47613

Attorney for Trustee

Jack N. Zaharopoulos

Standing Chapter 13 Trustee

8125 Adams Drive, Suite A

Hummelstown, PA 17036

Phone: (717) 566-6097

email: amchale@pamd13trustee.com

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CASE NO: 5-24-02389-MJC

NOTICE

NOTICE IS HEREBY GIVEN that Jack N. Zaharopoulos, Standing Chapter 13 Trustee for the Middle District of Pennsylvania, has filed a Motion to Dismiss with Prejudice for failure to make timely payments pursuant to your Chapter 13 Plan.

YOU ARE HEREBY NOTICED that a HEARING with the Court has been scheduled on this motion as indicated below. For any matter not resolved you MUST attend the hearing.

U.S. Bankruptcy Court
Max Rosenn U.S. Courthouse
197 S. Main Street
Wilkes Barre, PA 18701

Date: August 21, 2025
Time: 10:00 AM

You MUST attend the hearing unless the matter is settled by one of the following having taken place prior to the hearing.

1. You have paid the following and have confirmed payment with Trustee Zaharopoulos's office.

**AMOUNT DELINQUENT AS OF LAST MONTH: \$ 14709.91
AMOUNT DUE FOR THIS MONTH: \$2967.00
TOTAL AMOUNT DUE BEFORE HEARING DATE: \$17676.91**

NOTE:

ALL payments must be made by CERTIFIED CHECK OR MONEY ORDER. NO PERSONAL CHECKS OR CASH WILL BE ACCEPTED.

DO NOT send your payments REGISTERED, CERTIFIED, FEDERAL EXPRESS, UPS, or by any other special delivery service. Doing so will delay processing of your payment and may result in dismissal of your case.

Mail payments by U.S. First Class Mail to: JACK N. ZAHAROPOULOS, CHAPTER 13 TRUSTEE, PO BOX 6008, MEMPHIS, TN 38101-6008

2. You have entered into a valid stipulation with Trustee Zaharopoulos and that stipulation has been filed with the Court, or

3. You have filed a voluntary conversion or a voluntary case dismissal with the U.S. Bankruptcy Court and have served a copy of that motion upon Trustee Zaharopoulos.

FAILURE TO COMPLY WITH THE ABOVE WILL RESULT IN YOUR CHAPTER 13 CASE BEING CALLED FOR DISMISSAL HEARING WITH THE COURT ON THE DATE AND TIME AS SPECIFIED IN THIS NOTICE. THIS MAY RESULT IN DISMISSAL WITH PREJUDICE OF YOUR CASE.

Dated: July 24, 2025

Respectfully submitted,

/s/ Agatha R. McHale, Esquire

ID: 47613

Attorney for Trustee

Jack N. Zaharopoulos

Standing Chapter 13 Trustee

Suite A, 8125 Adams Drive

Hummelstown, PA 17036

Phone: (717) 566-6097

email: info@pamd13trustee.com

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CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on July 24, 2025, I served a copy of this Motion to Dismiss with Prejudice, Notice and Proposed Order on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

PAUL H YOUNG, ESQUIRE
3554 HULMEVILLE ROAD
SUITE 102
BENSALEM PA 19020-

Office of the United States Trustee
1501 North 6th Street
Box 302
Harrisburg, PA 17102

Served by First Class Mail

JOSEPH YEBOAH
101 Kimball Court
East Stroudsburg PA 18302

I certify under penalty of perjury that the foregoing is true and correct.

Date: July 24, 2025

/s/ Tammy Life
Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

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JOSEPH YEBOAH

Respondent(s)

ORDER DISMISSING CASE WITH PREJUDICE

Upon consideration of the Trustee's Motion to Dismiss with Prejudice, it is hereby

ORDERED that the above-captioned bankruptcy be and hereby is DISMISSED WITH PREJUDICE. Debtor is hereby BARRED from filing in this district for a period of 365 days from the date of this order without prior court order.